

IMPORTANT NOTICE

- 1) Intimation of accident and intimation of claim under the policy must ordinarily be given within 24 hours but not later than 48 hours of the accident under any circumstances.
- 2) The affected vehicle must not be removed from the place of accident before inspection of the same by the surveyor &/ or representative of the Company.
- 3) The affected vehicle must not be placed to any workshop without written consent of the Company.
- 4) The affected vehicle must be kept at the place of accident duly guarded and cared till inspection of the same is completed.
- 5) Photocopies of Blue Book, Tax Token, Fitness Certificates, Route Permit and Driver's License should always be available with the insured so that the same may be presented to the Surveyor/Company's representative immediately on demand. Originals should also be submitted for verification as and when asked for.

IMPORTANT NOTE

This certificate is not transferable to a new owner of the vehicle

If for any reason the Insurance is terminated during its currency, this certificate must be returned to the Insurer or if the Certificate has been lost or destroyed an affidavit to that effect must be made.

Any termination or suspension of Insurance to which the Insurer may agree on request from the Insured will operate only from the date of receipt of this Certificate by the insurer.'

DEDUCTION/DEPRECIATION ON REPLACEMENT OF PARTS

	<u>Private Vehicle</u>	<u>Commercial Vehicle & Motor Cycle</u>
1. For all rubber, nylon, plastic parts, tyre and battery	50%	50%
2. For all parts made of glass	nil	nil
3. All other parts depending on the age of car as detailed below		
Age of car up to 6 months	nil	nil
Between 6 months and 1 year	nil	05%
Between 1 year and 2 years	10%	10%
Between 2 years and 3 years	15%	15%
Between 3 years and 4 years	20%	25%
Between 4 years and 5 years	25%	35%
Between 5 years and 6 years	30%	-
Between 6 years and 7 years	40%	Nil
Between 5 years and 10 years (Commercial Vehicle and Motor Cycle)	-	40%
Over 7 years	50%	-
Over 10 years (Commercial Vehicle and Motor Cycle)	-	50%

The Company is not liable to make payment in respect of damage to Tyres unless the motor vehicle is damaged at the same time when the liability of the company is limited to 50% of cost of replacement.

The value of the glass items of the Re-conditioned vehicle shall have to be reduced in proportion of the value of the same type while assessing claims.

LIMIT OF LIABILITY:

A. Driver / Helper

- i) In case of death or permanent disablement BDT. 21,000/=
- ii) In case of grievous injury Hospital expenses at actual but not more than BDT. 10,000/=

B. Passengers or pedestrian

- i) In case of death or permanent disablement BDT. 20,000/= per passenger.
- ii) In case of grievous injury Hospital expenses at actual but not more than BDT. 10,000/= per passenger.